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## PAYOR IDENTIFICATION AT THE POINT OF TRANSACTION

### Abstract

The invention provides a system and method of accurately identifying the payor of a negotiable instrument by superimposing an identical image of a photographic government identification card on the personal checks of the payor. Then, when the payor presents the check to the merchant payee, accompanied by payor's own photographic government identification card, the merchant can rapidly compare the identification card with the copy of said identification card superimposed on the negotiable instrument.